



4th Quarter
Winter e-Newsletter

Download the Love My Credit Union Rewards App for your smart phone!



HPC Credit Union members can access Love My Credit Union Rewards exclusive discount offers through this easy-to-use app. Members can save money from companies like GM, Sprint, TurboTax, and Dell.



Important Tax Information

- 1099-INT forms are on the bottom of your December statement. Please retain this statement for your records.
- 1098 Mortgage interest forms will be mailed to all members with mortgages.
- 1099-R Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc forms will be mailed to members that withdrew funds from their IRA's in 2014.

What the Love My Credit Union Rewards app can do:

- **Sprint Verification Tool** – members that are new or current Sprint customers can validate their HPC Credit Union membership and start saving with Sprint right away!
- **Discount Finder** – for members looking to save with Sprint or GM, this lets you find the Sprint store or GM dealership closest to you.
- **Credit Union Finder** – locate a credit union near you or anywhere in the U.S. with this tool. It also gives you credit union details like location, phone, map and a link to its website.

Plus, you can easily get to LoveMyCreditUnion.org where you can find even more credit union member discounts.

Santa's Helpers: Apply Here For Your Post-Holiday Loan

Friends and family. Cookies and caroling. Gifts and gatherings. Yes, it was "the most wonderful time of year," but it can also be the most costly. If you find that being Santa's helper has taken its toll on your wallet, we can help. Apply for a Holiday Loan at HPC Credit Union. Pay off your high rate department or store credit card and save. With rates as low as 1.99% APR* you'll pay off the holidays even faster. Contact a loan specialist for more information. *Rate is good until 1/31/15.

Take Control With



Online bill pay is fast, easy and convenient. Pay your bills anytime from anywhere, FREE! You are in control of when and how bills are paid. Set up single payments or schedule recurring payments. NEVER worry about being late on bills again.

To get started, log into



and select **Pay Bills**

to initiate enrollment. Simplify your life with online bill pay!

CU @ the 2015 ANNUAL MEETING

As an HPC Credit Union member, you are also an owner with a voice and a vote in your financial cooperative. One way to express this voice is at our Annual Meeting and Election where you'll have the opportunity to get involved, get informed, and get connected to other member/owners.

Every year our members come together in celebration of the cooperative spirit. It's a chance to discuss and learn about the state of the credit union including accomplishments and innovations over the past year; hear from credit union leadership about future goals; and even take part in the election of incoming credit union officers.

Mark your calendar and take advantage of this opportunity to find out what is going on at your HPC Credit Union. We hope you are able to attend and look forward to welcoming you to the 2015 Annual Meeting and Election to be held at the K of C hall on Hamilton Road on Saturday, March 14, 2015.

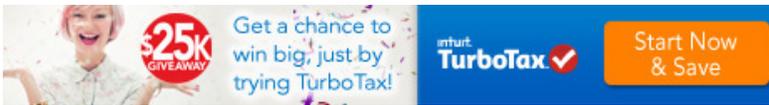
Welcome!

You may have noticed some new faces in the credit union. We would like to welcome to our credit union family Lindsey Miller, Hailey Schalk, Amy Greenway, Tyler Samp and Alexis Hubert. Take a moment to say "Hello" and welcome to the family.

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Visit us at www.hpcu.com



Enter the TurboTax \$25K Giveaway!

This year, make sure your taxes are done right and get a chance to win big. Try any TurboTax® Online product for free and you'll be entered into the TurboTax \$25K Giveaway.¹

- **All you need to know is yourself.** TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- **You won't miss a thing.** TurboTax searches over 350 deductions and credits, so you can be confident you're getting the biggest refund you deserve.
- **Double checks as you go.** TurboTax runs error checks and a final review of your return to help make sure your taxes are done right.

Start TurboTax now for free and be entered for an opportunity to win!

1 TurboTax \$25K Giveaway. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Giveaway ends 2/26/15. Subject to complete Official Rules and all applicable federal, state and local laws. For Official Rules including odds of winning, alternate method of entry, and prize descriptions, visit the [Official Rules](#). PRIZES: One (1) Grand Prize: A check for \$15,000. Retail value, \$15,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$25,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22F, San Diego, CA, 92129.

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Love Your Savings

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

- ♥ Exclusive discounted pricing on most new Cadillac*, Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- ♥ Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ♥ Savings of up to 50% off other popular plans from Credit Union Auto Club
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at www.LoveMyCreditUnion.org.

*All 2014 Cadillac vehicles are eligible thru 1/5/15.

Tax Time Prep 101

The New Year is here and with it comes the start of income tax filing season. Although the filing deadline is not until April, be pro-active to make for a smoother, less stressful process.

You can begin preparing now by following some simple tax-time tips:

1. Round up your records. There are various documents you should begin gathering which will help to support income or deductions you plan to claim on your tax return. These include receipts, canceled checks, a copy of your Social Security card, tuition bills, and student loan statements.
2. Keep an eye out for tax-related mail. Important tax documents are sure to be making their way to your mailbox, including W2s and 1099s. These are essential to filing your return.
3. Consider your filing options. You have a variety of options for filing your return. You can go it alone or enlist the services of a tax preparer. Plus, for those who are eligible, there are free volunteer sites that exist to offer face-to-face tax help.



Even if you think you'll never retire, or it's so far off you rarely think of retiring, opening or adding to your Individual Retirement Account (IRA) is a smart thing to do. That's

because according to the Internal Revenue Service, there are two tax advantages of an IRA:

1. Contributions you make to an IRA may be fully or partially deductible, depending on which type of IRA you have and on your circumstances, and
2. Generally, amounts in your IRA (including earnings and gains) are not taxed until distributed. In some cases, amounts are not taxed at all if distributed according to the rules.

You can open and contribute to a Traditional IRA if you (or if you file a joint return, your spouse) received taxable compensation during the year and you were younger than age 70 1/2. If you designate your IRA as a Roth IRA, you can't claim a deduction for it, but generally, distributions from it are tax-free. See your tax advisor for details then contact Lynn (ext. 502) or Tara (ext. 530) at HPC Credit Union to open or add to your IRA today.

the LAST Word When one door closes, another opens; but we often look so long and so regretfully upon the closed door that we do not see the one that has opened for us.

QUARTERLY MEMBERSHIP APPRECIATION DRAWING
Happy New Year's Cash

FIRST PRIZE \$200
 SECOND PRIZE \$100
 THIRD PRIZE \$50

Member Name:

Phone Number:

Address:

DRAWING WILL BE HELD FRIDAY, JANUARY 30, 2015